

Information to identify the case:

Debtor 1	<u>Edith L. McFadden</u>	Social Security number or ITIN	xxx-xx-9877
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	17-22979-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edith L. McFadden

9/20/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edith L. McFadden
 Debtor

Case No. 17-22979-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Sep 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2017.

db #+Edith L. McFadden, 117 East 37th Street, Paterson, NJ 07514-1213
 516902142 +Ditech Financial, LLC, c/o Stern Lavinthal & Frankenberg LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 516902144 +KML Law Group, PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 516902145 +Mabt/Contfin Credit Card, 121 Continental Dr Ste 1, Newark, DE 19713-4325
 516902147 +Sheriff Richard H. Berdnik, Sheriff of Passaic County, 77 Hamilton Street,
 Paterson, NJ 07505-2018
 516902151 +The Bank of New York, etc, c/o Jaime R. Ackerman, Esq., KML Law Group, P.C.,
 216 Haddon Avenue, Suite 406, Westmount, NJ 08108-2812
 516902152 +The Sheriff of the County of Passaic, Office of the Passaic County Sheriff,
 435 Hamburg Turnpike, Wayne, NJ 07470-2067

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 20 2017 23:17:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 20 2017 23:17:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Sep 20 2017 23:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 516902136 +EDI: BANKAMER.COM Sep 20 2017 23:08:00 Bank of America Home Loans, 450 American Street,
 Simi Valley, CA 93065-6285
 516902137 +EDI: WFNNB.COM Sep 20 2017 23:08:00 Comenity Bank/Dressbarn, P.O. Box 182789,
 Columbus, OH 43218-2789
 516902138 +EDI: WFNNB.COM Sep 20 2017 23:08:00 Comenitycapital/haband, 4590 E Broad St,
 Columbus, OH 43213-1301
 516902139 +EDI: CCS.COM Sep 20 2017 23:08:00 Credit Coll, P.O. Box 9134,
 Needham Heights, MA 02494-9134
 516902140 +EDI: RCSFNBMARIN.COM Sep 20 2017 23:08:00 Credit One Bank, P. O. Box 98872,
 Las Vegas, NV 89193-8872
 516902141 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 20 2017 23:17:00 Ditech Financial, LLC,
 Ditech Bankruptcy Department, PO Box 6154, Rapid City, SD 57709-6154
 516902143 +EDI: IIC9.COM Sep 20 2017 23:08:00 I C System Inc., P. O. Box 64378,
 Saint Paul, MN 55164-0378
 516902146 EDI: DRIV.COM Sep 20 2017 23:08:00 Santander Consumer USA, P.O. Box 560284,
 Dallas, TX 75356-0284
 516902148 +EDI: RMSC.COM Sep 20 2017 23:08:00 Synpcb/JCP, 4125 Windward Plaza,
 Alpharetta, GA 30005-8738
 516902149 EDI: RMSC.COM Sep 20 2017 23:08:00 Synpcb/Walmart, P. O. Box 965024, El Paso, TX 79998
 516905127 +EDI: RMSC.COM Sep 20 2017 23:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516902150 EDI: CHRYSLER.COM Sep 20 2017 23:08:00 TD Auto Finance, P.O. Box 9223,
 Farmington Hills, MI 48333-9223
 516902153 +E-mail/Text: bk@ncdfinancial.com Sep 20 2017 23:17:48 Tronix Cntry, 8001 Forbes Pl,
 Springfield, VA 22151-2205
 516902154 +EDI: BLUESTEM Sep 20 2017 23:08:00 Webbank/Fingerhut, 6250 Ridgewood Road,
 Saint Cloud, MN 56303-0820

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 24

Date Rcvd: Sep 20, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2017 at the address(es) listed below:

Benjamin Morton on behalf of Debtor Edith L. McFadden bmorton@themortonlawgroup.com
David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES
SERIES 2007-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4